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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

B 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself				
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name				
	Write the name that is on	Erica		Brandon	
	your government-issued picture identification (for	First name		First name	
	example, your driver's license or passport).	L.		L	
		Middle name Mayer		Middle name	
	Bring your picture identification to your			Mayer	
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years	Erica L. O'Connor			
	Include your married or maiden names.				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5163		xxx-xx-0527	

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Desc Main

Debtor 1 Erica L. Mayer Debtor 2 Brandon L Mayer

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	■ I have not used any business name or EINs.		
	Include trade names and doing business as names	Business name(s)	Business name(s)		
		EINs	EINs		
5.	Where you live	787 Dover St. Hampshire, IL 60140	If Debtor 2 lives at a different address:		
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Kane	County		
		County	·		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Debtor 1 Erica L. Mayer

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Deb	otor 2 Brandon L Mayer					Case numb	Oer (if known)	
Par	t 2: Tell the Court About	our Bank	cruptcy C	ase				
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to the under	■ Chap	ter 7					
		☐ Chap	ter 11					
		☐ Chap	ter 12					
		☐ Chap	ter 13					
8.	How you will pay the fee	ab ord	out how y der. If you	ou may pay. Typ	oically, if you are paying	the fee yourself, you	lerk's office in your local c may pay with cash, cashie orney may pay with a cred	er's check, or money
					tallments. If you choos s (Official Form 103A).	e this option, sign and	attach the Application for	Individuals to Pay
		bu tha	t is not re at applies	quired to, waive y to your family siz	your fee, and may do s ze and you are unable t	o only if your income is o pay the fee in install	uare filing for Chapter 7. B s less than 150% of the of Iments). If you choose this n 103B) and file it with you	ficial poverty line option, you must fill
9.	Have you filed for							
э.	Have you filed for bankruptcy within the last 8 years?	■ No. □ Yes.						
			District	:	When		Case number	
			District	:	When		Case number	
			District	: <u></u>	When		Case number	
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
			Debtor				Relationship to you	
			District	·	When		_ Case number, if known	
			Debtor				Relationship to you	
			District	·	When		_ Case number, if known	
11.	Do you rent your	■ No.	Go to	line 12.				
	residence?	☐ Yes.	Has y	our landlord obta	ained an eviction judgm	ent against you and d	o you want to stay in your	residence?
				No. Go to line	12.			
				Yes. Fill out Inibankruptcy pet		n Eviction Judgment A	Against You (Form 101A) a	and file it with this

Debtor 1 Erica L. Mayer

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Case number (if known)

Part	Report About Any Bu	sinesses `	You Owr	n as a Sole Proprie	tor	
12. Are you a sole proprietor of any full- or part-time business?		■ No.	■ No. Go to Part 4.			
		☐ Yes.	Name	e and location of bus	siness	
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.				e of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach	use a			tte & ZIP Code	
it to this petition.			Chec	k the appropriate bo	ox to describe your business:	
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as d	defined in 11 U.S.C. § 101(53A))	
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
				None of the above	e	
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?		deadlines operation in 11 U.S	s. If you in s, cash-f s.C. 1116	ndicate that you are flow statement, and (1)(B).	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure	
		■ No.	I alli	not filing under Chap	pter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy	
		☐ Yes.	I am	filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Part	4: Report if You Own or	Have Any	/ Hazard	ous Property or An	y Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is	the hazard?		
	identifiable hazard to public health or safety? Or do you own any property that needs			diate attention is , why is it needed?		
	immediate attention?			, ., .,		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	is the property?		
					Number, Street, City, State & Zip Code	

Debtor 2 Brandon L Mayer

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Debtor 1 Erica L. Mayer Debtor 2 **Brandon L Mayer**

Case number (if known)

Pa	rt	5.	

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or

making rational decisions about finances.

My physical disability causes Disability. П

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

П Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

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Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

My physical disability causes me to Disability.

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debt Debt	-		Document	9	number (if known)		
Part	6: Answer These Questi	ions for Repor	ting Purposes				
16.	What kind of debts do you have?	indi	 Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by a individual primarily for a personal, family, or household purpose." □ No. Go to line 16b. ■ Yes. Go to line 17. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. □ No. Go to line 16c. 				
		16b. Are					
			Yes. Go to line 17. te the type of debts you owe	that are not consumer debts or t	pusiness debts		
17.	Are you filing under Chapter 7?	□ No. I ar	n not filing under Chapter 7. C	Go to line 18.			
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	exp	enses are paid that funds will	ou estimate that after any exem be available to distribute to uns	pt property is excluded and administrative secured creditors?		
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000		
19.	How much do you estimate your assets to be worth?	\$0 - \$50,0 \$50,001 - \$ \$100,001 - \$ \$500,001	\$100,000 \$500,000	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	n □ \$10,000,000,001 - \$50 billion		
20.	How much do you estimate your liabilities to be?	\$0 - \$50,0 \$50,001 - \$100,001 \$500,001	\$100,000 \$500,000	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	n □ \$10,000,000,001 - \$50 billion		
Part	7: Sign Below						
For	you	If I have chos United States If no attorney document, I h I request relie I understand bankruptcy ca 1519, and 35' /s/ Erica L. Erica L. Ma Signature of I	en to file under Chapter 7, I a Code. I understand the relief represents me and I did not pave obtained and read the not fin accordance with the chapmaking a false statement, conse can result in fines up to \$271. Mayer Debtor 1	m aware that I may proceed, if e available under each chapter, a pay or agree to pay someone whatice required by 11 U.S.C. § 342 atter of title 11, United States Coordinates are property, or obtaining m 250,000, or imprisonment for up /s/ Brando Brandon L Signature of	de, specified in this petition. noney or property by fraud in connection with a to 20 years, or both. 18 U.S.C. §§ 152, 1341, n L Mayer Debtor 2		
		Executed on	December 9, 2015 MM / DD / YYYY	Executed on	December 9, 2015 MM / DD / YYYY		

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Debtor 1	Erica L. Mayer		
Debtor 2	Brandon L Mayer	Case number (if known)	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David M. Siegel	Date	December 9, 2015	
Signature of Attorney for Debtor		MM / DD / YYYY	
David M. Siegel			
Printed name			
David M. Siegel & Associates			
Firm name			
790 Chaddick Drive			
Wheeling, IL 60090			
Number, Street, City, State & ZIP Code			
Contact phone (847) 520-8100	Email address		
#06207611			
Bar number & State			

Erica I Mayor					
ation to identify yo	ur case:				
		Document	Page 8 of 56		12/09/15 9:51AM
6 13-41332	DOC T	FIIEU 12/09/13	Ellielen 17/03/12 10:00:2	o Desciviani	

Fill in this inform	ation to identify your	case:		
Debtor 1	Erica L. Mayer			
	First Name	Middle Name	Last Name	
Debtor 2	Brandon L Mayer			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
				•

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your a	essets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	209,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	18,700.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	227,700.00
Par	t 2: Summarize Your Liabilities		
			iabilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	185,944.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	31,139.00
	Your total liabilities	\$	217,083.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,861.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,793.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other s	chedules.
7.	Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Case number (if known)

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From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

2,392.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Debtor 2 Brandon L Mayer

From Part 4 on Schedule E/F, copy the following:	Tot	al claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Fill	in this information	to identify	your case and t			1 4400 10 01 50				
Deb		ca L. May		e Name		Last Name				
		andon L N Name		e Name		Last Name				
Unit	ed States Bankrupto	cy Court for	the: NORTHER	RN DIST	RICT OF ILLIN	IOIS				
Cas	se number					-				k if this is an ided filing
_	ficial Form 1 chedule A	_	-							12/15
n ead fits nore	ch category, separate best. Be as complete space is needed, atta	ly list and de and accura ch a separat	scribe items. List a te as possible. If tw e sheet to this forn	o marrie n. On the	d people are fili top of any addi	asset fits in more than on together, both are eqtional pages, write your	ually responsible	for supplying	correct infor	rmation. If
Part	1: Describe Each Ro	esidence, Bu	ilding, Land, or Oth	ner Real	Estate You Own	or Have an Interest In				
. Do	o you own or have any	legal or equ	iitable interest in ar	ny reside	nce, building, la	and, or similar property?				
_	No. Go to Part 2.	pperty?								
1.1				What	is the property	? Check all that apply.				
	787 Dover Stree				Single-family h	ome		uct secured cla		
	Street address, if availab	le, or other des	cription		Duplex or multi	ū		of any secured claims on Schedule D: Who Have Claims Secured by Proper		
	Hampshire	IL	60140-0000		Manufactured of	or mobile home	Current val		Current va	
	City	State	ZIP Code		Investment pro Timeshare Other	perty		9,000.00		209,000.00
				Who one.	has an interest	in the property? Check	(such as fe	e simple, ten e), if known.		
					Debtor 1 only		Tenancy	by the En	tirety	
	Kane				Debtor 2 only					
	County			_	Debtor 1 and D	Debtor 2 only	☐ Check	if this is com	munity prop	erty
				☐ Othei		the debtors and another u wish to add about this	•	nstructions) al		
					erty identification		, , ,			

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.......

02-33-125-002

\$209,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

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Debto		rica L. Mayer randon L Mayer		Case number (if known)	
		trucks, tractors, sp	port utility vehicles, motorcycles		
	No Yes				
	162				
3.1	Make:	Chevrolet	Who has an interest in the property? Check or		claims or exemptions. Put
	Model:	Malibu	☐ Debtor 1 only	the amount of any secu	red claims on Schedule D: laims Secured by Property.
	Year:	2015	Debtor 2 only	Current value of the	Current value of the
	Approxin	nate mileage:	■ Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other inf	ormation:	☐ At least one of the debtors and another		
			Check if this is community property (see instructions)	\$13,950.00	\$13,950.00
			,		
3.2	Make:	Ford	Who has an interest in the property? Check or		claims or exemptions. Put
	Model:	Ranger	Debtor 1 only		red claims on Schedule D: aims Secured by Property.
	Year:	1995	Debtor 2 only	Current value of the	Current value of the
	Approxin	nate mileage:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other inf	ormation:	☐ At least one of the debtors and another		
			☐ Check if this is community property (see instructions)	\$2,150.00	\$2,150.00
			ortion you own for all of your entries from Part 2, include Part 2. Write that number here		\$16,100.00
Part 3	_	be Your Personal and			
			equitable interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
<i>E</i> >	<i>(amples:</i> No	goods and furnishi Major appliances, fur scribe	ings rniture, linens, china, kitchenware		·
-	res. De		sehold Goods & Furniture		\$500.00
<i>E</i> >	No	Televisions and radio	os; audio, video, stereo, and digital equipment; computers s, cameras, media players, games	, printers, scanners; music colle	ctions; electronic devices
	. 55. 50		Electronics		\$500.00
Ex	amples:		es; paintings, prints, or other artwork; books, pictures, or o emorabilia, collectibles	ther art objects; stamp, coin, or	baseball card collections

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Debtor 1 Debtor 2	Erica L. Mayer Brandon L Mayer	Case number (if known)	
Example No ■	nent for sports and hobbies les: Sports, photographic, exercise, and other hobby equipment; I musical instruments	picycles, pool tables, golf clubs, skis; canoes	s and kayaks; carpentry tools;
☐ Yes.	Describe		
■ No	ples: Pistols, rifles, shotguns, ammunition, and related equipment	:	
⊔ Yes.	Describe		
11. Clothe <i>Exam</i> ☐ No	es ples: Everyday clothes, furs, leather coats, designer wear, shoes,	accessories	
Yes.	Describe		
	Normal Apparel		\$500.00
13. Non-fa Examp ■ No □ Yes.	Describe arm animals ples: Dogs, cats, birds, horses Describe ther personal and household items you did not already list, in	ncluding any health aids you did not list	
15. Add 1	Give specific information the dollar value of all of your entries from Part 3, including and art 3. Write that number here		\$1,500.00
Dorld Do	conite Very Fire sint Access		
	escribe Your Financial Assets wn or have any legal or equitable interest in any of the follow	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	ples: Money you have in your wallet, in your home, in a safe depo		tion
	cits of money ples: Checking, savings, or other financial accounts; certificates of institutions. If you have multiple accounts with the same ins		e houses, and other similar
	Institution n	ame:	
■ Yes.			
	Checking/Savings 17.1. Account Chase Ba	nk	\$500.00
	s, mutual funds, or publicly traded stocks ples: Bond funds, investment accounts with brokerage firms, mor	ney market accounts	
	Institution or issuer name:		

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	ebtor 1 ebtor 2	Erica L. Mayer Brandon L Mayer	Docume	rage 13 or 30	Case number (if known)	
19.		blicly traded stock and interes nt venture	ts in incorporated an	d unincorporated business	es, including an interest in	an LLC, partnership,
		Give specific information about t Name of er			% of ownership:	
20.	Negotia Non-ne	ment and corporate bonds and able instruments include persona gotiable instruments are those yo	I checks, cashiers' che	cks, promissory notes, and m	noney orders.	
	■ No □ Yes. 0	Give specific information about the Issuer nam				
		ent or pension accounts les: Interests in IRA, ERISA, Kec	ogh, 401(k), 403(b), thri	ft savings accounts, or other	pension or profit-sharing plan	าร
	☐ Yes. l	ist each account separately. Type of accou	unt: Ins	titution name:		
	Your sh	y deposits and prepayments lare of all unused deposits you h les: Agreements with landlords, μ	,	,	, ,	, or others
			Ins	titution name or individual:		
23.	Annuition	es (A contract for a periodic payr	ment of money to you,	either for life or for a number	of years)	
	☐ Yes	Issuer name and d	escription.			
		s in an education IRA, in an ac c. §§ 530(b)(1), 529A(b), and 529		BLE program, or under a q	ualified state tuition progra	m.
	☐ Yes	Institution name ar	nd description. Separat	ely file the records of any inte	erests.11 U.S.C. § 521(c):	
	■ No	equitable or future interests in Give specific information about t		anything listed in line 1), a	nd rights or powers exerci	sable for your benefit
		, copyrights, trademarks, trade		ntellectual property		
		es: Internet domain names, web			ents	
		Give specific information about t				
27.	Examp.	es, franchises, and other gener les: Building permits, exclusive li	al intangibles censes, cooperative as	ssociation holdings, liquor lice	nses, professional licenses	
		Give specific information about t	hem			
Mo	oney or p	roperty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	■ No	unds owed to you				
	⊔ Yes. (Give specific information about th	iern, including whether	you aiready filed the returns	and the tax years	
29.	Family : Examp	support les: Past due or lump sum alimo	ny, spousal support, ch	nild support, maintenance, div	orce settlement, property se	tlement

☐ Yes. Give specific information.....

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Document

Debtor 1 Debtor 2	Erica L. Mayer Brandon L Mayer	Case number (if known)	
	r amounts someone owes you mples: Unpaid wages, disability insurance payments, disability benefits; unpaid loans you made to someone else	benefits, sick pay, vacation pay, workers' compe	ensation, Social Security
■ No □ Yes	s. Give specific information		
31. Intere	ests in insurance policies	((104)	
<i>Exan</i> □ No	mples: Health, disability, or life insurance; health savings accou	unt (HSA); credit, nomeowner's, or renter's insura	nce
■ Yes	s. Name the insurance company of each policy and list its valu Company name:	le. Beneficiary:	Surrender or refund value:
	Term Life Insurance Death Benefit Only		\$0.00
	Whole Life Insurance	Meredity Mayer - daughter minor	\$600.00
If you some ■ No □ Yes	interest in property that is due you from someone who has u are the beneficiary of a living trust, expect proceeds from a lit eone has died. s. Give specific information ns against third parties, whether or not you have filed a lay	fe insurance policy, or are currently entitled to rec	eive property because
Exam ■ No	mples: Accidents, employment disputes, insurance claims, or response each claim		
■ No	r contingent and unliquidated claims of every nature, inclus. Describe each claim	uding counterclaims of the debtor and rights t	o set off claims
35. Any fi	financial assets you did not already list		
■ No			
	I the dollar value of all of your entries from Part 4, includin Part 4. Write that number here		\$1,100.00
Part 5: D	Describe Any Business-Related Property You Own or Have an Intere	est In. List any real estate in Part 1.	
_ ′	u own or have any legal or equitable interest in any business-related	d property?	
_	Go to Part 6.		
☐ Yes.	Go to line 38.		
	Describe Any Farm- and Commercial Fishing-Related Property You of you own or have an interest in farmland, list it in Part 1.	Own or Have an Interest In.	
`	ou own or have any legal or equitable interest in any farm-	or commercial fishing-related property?	
_	o. Go to Part 7. es. Go to line 47.		
— 16	00. 00 to till T/.		Current value of the
			portion you own? Do not deduct secured claims or exemptions.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

	. Fried Marris	Document	Page 15 of	56	12/09/10 9.51An
Debtor Debtor				Case number (if known)	
Ex I		-			
ЦΥ	Yes. Give specific information				
54. A	add the dollar value of all of your entries	from Part 7. Write that	number here		\$0.00
Part 8:	List the Totals of Each Part of this Form				
55. P	Part 1: Total real estate, line 2				\$209,000.00
56. P	art 2: Total vehicles, line 5		\$16,100.00	_	•
57. P	art 3: Total personal and household iten	ns, line 15	\$1,500.00		
58. P	art 4: Total financial assets, line 36	_	\$1,100.00		
59. P	art 5: Total business-related property, lin	ne 45	\$0.00		
60. P	art 6: Total farm- and fishing-related pro	perty, line 52	\$0.00		
61. P	art 7: Total other property not listed, line	e 54 + _	\$0.00		
62. T	otal personal property. Add lines 56 throu	ıgh 61	\$18,700.00	Copy personal property total	\$18,700.00
63. T	otal of all property on Schedule A/B. Add	d line 55 + line 62			\$227 700 00

Page 16 of 56 Document Fill in this information to identify your case: Debtor 1 Erica L. Mayer Middle Name Last Name First Name Debtor 2 **Brandon L Mayer** (Spouse if, filing) Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Specific laws that allow exemption Check only one box for each exemption.
787 Dover Street Hampshire, IL 60140 Kane County 02-33-125-002 Line from <i>Schedule A/B</i> : 1.1	\$209,000.00	\$30,000.00 735 ILCS 5/12-112 100% of fair market value, up to any applicable statutory limit
2015 Chevrolet Malibu Line from Schedule A/B: 3.1	\$13,950.00	\$0.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit
1995 Ford Ranger Line from Schedule A/B: 3.2	\$2,150.00	\$2,400.00 735 ILCS 5/12-1001(c) 100% of fair market value, up to any applicable statutory limit
Household Goods & Furniture Line from Schedule A/B: 6.1	\$500.00	\$500.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit
TV & Electronics Line from Schedule A/B: 7.1	\$500.00	\$500.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit

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Erica L. Mayer Debtor 1 **Brandon L Mayer** Debtor 2 Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Normal Apparel** 735 ILCS 5/12-1001(a) \$500.00 \$500.00 Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit **Checking/Savings Account: Chase** 735 ILCS 5/12-1001(b) \$500.00 \$500.00 **Bank** Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit **Term Life Insurance** 215 ILCS 5/238 \$0.00 \$0.00 **Death Benefit Only** Line from Schedule A/B: 31.1 100% of fair market value, up to any applicable statutory limit **Whole Life Insurance** 215 ILCS 5/238 \$600.00 \$600.00 Beneficiary: Meredity Mayer -daughter minor 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 31.2

3.	Are you	ı clai	ming	gah	ome	stead	exen	nption	of more	tha	n \$155,67	75?

(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

	N	n

_	\/	Did vou acquire	41			4 045 .		. 4:1 1 - 1 - 1 - 1	
	Yes	Did vou acquire	the broberty	covered by the	exemption with	iin ii 215 (iavs before vol	i illea inis ca	4SE /

No

Yes

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☐ Debtor 1 only Debtor 2 only An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another

Judgment lien from a lawsuit

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Case number (if know) Debtor 1 Erica L. Mayer First Name Middle Name Last Name Debtor 2 Brandon L Mayer First Name Middle Name Last Name ☐ Check if this claim relates to a Mortgage Other (including a right to offset) community debt Last 4 digits of account number Date debt was incurred 1/12 0001 Add the dollar value of your entries in Column A on this page. Write that number here: \$185,944.00 If this is the last page of your form, add the dollar value totals from all pages. \$185,944.00 Part 2: List Others to Be Notified for a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page. Name Address **GM Financial** On which line in Part 1 did you enter the creditor?

Last 4 digits of account number

PO Box 181145

Arlington, TX 76096-1145

12/09/15 9:51AM

2.1

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	Alexian Brothers Medical Center	Last 4 digits of account number	4530	\$	532.00
	Nonpriority Creditor's Name 3040 Salt Creek Lane Arlington Heights, IL 60005	When was the debt incurred?	4/15		
	Number Street City State Zlp Code	As of the date you file, the claim is	s: Check all that apply		
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Debtor 1 and Debtor 2 only ☐ Disputed			
☐ Check if this claim is for a community debt		☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did		
	No	☐ Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	■ Other. Specify Medic	al		
	Cap One	Last 4 digits of account number	4416	\$	2,009.00
	Nonpriority Creditor's Name Bankruptcy Dept. PO Box 30285	When was the debt incurred?	6/08		
	Salt Lake City, UT 84130-0285				

As of the date you file, the claim is: Check all that apply

Official Form 106 E/F

4.2

Number Street City State Zlp Code

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	Nonpriority Creditor's Name			• —	
4.5	Chasecard	Last 4 digits of account number	4240	\$	414.00
	Yes	Other. Specify Purch	ases		
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts		
	Is the claim subject to offset?	Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did		
	☐ Check if this claim is for a community debt	☐ Student loans			
	At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:		
	☐ Debtor 1 and Debtor 2 only	Disputed			
	Debtor 2 only	☐ Unliquidated			
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent			
	Number Street City State Zlp Code	As of the date you file, the claim is	s: Check all that apply		
	Nonpriority Creditor's Name Bankruptcy Department PO Box 15298 Wilmington, DE 19850	When was the debt incurred?	7/06		
4.4	Chasecard	Last 4 digits of account number	0460	\$	602.00
	Yes	Other. Specify Purch	ases		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did		
	☐ Check if this claim is for a community debt	☐ Student loans			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 only	☐ Contingent			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is	s: Check all that apply		
	Bankruptcy Dept. PO Box 30285 Salt Lake City, UT 84130-0285	When was the debt incurred?			
4.3	Cap One Nonpriority Creditor's Name	Last 4 digits of account number	0651	\$	1,380.00
	Yes	■ Other. Specify Purch	ases		
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Is the claim subject to offset?	not report as priority claims	ration agreement or divorce that you did		
	☐ Check if this claim is for a community debt	☐ Student loans			
	At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	■ Debtor 2 only	☐ Unliquidated			
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent			
Debic	Brandon L Mayer		Case number (if know)		

Debtor 1 Erica L. Mayer

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4.7 Chasecard

Nonpriority Creditor's Name

Bankruptcy Department PO Box 15298

Wilmington, DE 19850

Number Street City State Zlp Code

8093 Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

1,792.00

\$

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	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	a ciaim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Purch	ases		
.8	Citi	Last 4 digits of account number	6475	\$	921.00
	Nonpriority Creditor's Name	Miles and the debt in summer 10	0/07		
	Attn: Bankruptcy Department PO Box 6241 Sioux Falls, SD 57717	When was the debt incurred?	9/07		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Purch	ases		
.9	Citi	Last 4 digits of account number	8223	\$	3,753.00
	Nonpriority Creditor's Name Attn: Bankruptcy Department PO Box 6241	When was the debt incurred?		_	
	Sioux Falls, SD 57717 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	$\hfill \Box$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepa	ration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	Other. Specify Purch	ases		

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

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	1 Erica L. Mayer 2 Brandon L Mayer		Case number (if know)	
	PO Box 15316	When was the debt incurred?		
	Wilmington, DE 19850 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a sepa	aration agreement or divorce that you did	
	■ No	Debts to pension or profit-sharir	g plans, and other similar debts	
	Yes	■ Other. Specify Purch	ases	
4.11	Dunbar Armored	Last 4 digits of account number	2053	\$ 339.00
	Nonpriority Creditor's Name 1500 North Plum Grove Road	When was the debt incurred?		
	Schaumburg, IL 60173 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	_		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a sepa	aration agreement or divorce that you did	
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collect	ctions	
4.12	Dupage Immediate Care, Ltd	Last 4 digits of account number	0719	\$ 109.00
	Nonpriority Creditor's Name 1S210 Summit Ave	When was the debt incurred?	3/15	
	Oakbrook Terrace, IL 60181-3933 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	□ Hallandalan		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa	aration agreement or divorce that you did	
	■ No	Debts to pension or profit-sharir	g plans, and other similar debts	
	Yes	Other. Specify Medic	al	
4.13	Elk Grove Radiology, S.C.	Last 4 digits of account number	986a	\$ 535.00

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Erica L. Mayer Brandon L Mayer		Case number (if know)	
Nonpriority Creditor's Name 9410 Campubill Drive	When was the debt incurred?	3/13	
Orland Park, IL 60462-2627 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	cogo		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	■ Other. Specify Medic	al	
GECRB/Floor & Decor	Last 4 digits of account number	4241	\$ 1,105.00
Nonpriority Creditor's Name PO Box 965036 Orlando, FL 32896-5036	When was the debt incurred?	7/13	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one. □ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans		
Is the claim subject to offset?	Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify Purch	ases	
Neuro Oversight, LLC	Last 4 digits of account number		\$ 1,050.00
Nonpriority Creditor's Name 2024 Hickory Road Suite 301	When was the debt incurred?	6/15	
Homewood, IL 60430 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one. Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans		
Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	rration agreement or divorce that you did	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	■ Other. Specify Medic	al	

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Regina Paloyan Walker, Md Sc	Last 4 digits of account number	1317	\$ 747.0
Nonpriority Creditor's Name 4475 Lawn Ave Western Springs, IL 60558-1283	When was the debt incurred?	3/15	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans		
Is the claim subject to offset?	Obligations arising out of a sepa not report as priority claims	aration agreement or divorce that you did	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify Medic	al	
Sears/CBNA	Last 4 digits of account number	0422	\$ 2,392.0
Nonpriority Creditor's Name Attn:Bankruptcy Dept. PO Box 6189	When was the debt incurred?	4/13	
Sioux Falls, SD 57117 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one. □ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans		
Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	tration agreement or divorce that you did	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify	ases	
Spring Leaf Financial	Last 4 digits of account number	1064	\$ 3,793.0
Nonpriority Creditor's Name	-		
Bankruptcy Department 4521 Lincoln highway Matteson, IL 60443	When was the debt incurred?	4/14	
Number Street City State Zlp Code	As of the date you file, the claim i	s. Check all that apply	

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Debtor 1	Erica L. Mayer	Document 1 age	21 01 30		
	2 Brandon L Mayer		Case number (if know)		
,	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only				
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations spising out of a same	aration agreement or divorce that you did		
		not report as priority claims	aration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify Loan		_	
_	THD/CBNA	Last 4 digits of account number	6876	\$	5,217.00
	Nonpriority Creditor's Name PO Box 6497	When was the debt incurred?	2/12		
	Sioux Falls, SD 57117-6497				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
,	Who incurred the debt? Check one.	☐ Contingent			
	☐ Debtor 1 only	-			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	□ Yes	Other. Specify	ctions		
Part 3:	List Others to Be Notified About a D	ebt That You Already Listed			
trying t more th	o collect from you for a debt you owe to son	neone else, list the original creditor in I listed in Parts 1 or 2, list the addition	you already listed in Parts 1 or 2. For examp Parts 1 or 2, then list the collection agency h al creditors here. If you do not have addition	ere. Simila	rly, if you have
Name a	and Address	On which entry in Part 1 or Pa	art2 did you list the original creditor?		
	an General	Line 4.18 of (Check one):	☐ Part 1: Creditors with Priority Un	secured (Claims
	. Milwaukee Ave. po, IL 60622		■ Part 2: Creditors with Nonpriority	[,] Unsecur	red Claims
Cilicay	0, IL 00022	Last 4 digits of account numb	er		
Name a	and Address	On which entry in Part 1 or Pa	art2 did you list the original creditor?		
Capital	1 Bank	Line 4.2 of (Check one):	☐ Part 1: Creditors with Priority Un	secured (Claims
	eneral Correspondence		■ Part 2: Creditors with Nonpriority	Unsecur	red Claims
	(30285 ke City, UT 84130				
Ouit Lu	ike oity, or of 100	Last 4 digits of account numb	er		
Name a	and Address	On which entry in Part 1 or Pa	art2 did you list the original creditor?		
	1 1 Bank	Line 4.3 of (Check one):	☐ Part 1: Creditors with Priority Un	secured (Claims
	eneral Correspondence 30285		■ Part 2: Creditors with Nonpriority		
	ke City, UT 84130				
		Last 4 digits of account numb	er		
Name a	and Address	On which entry in Part 1 or Pa	art2 did you list the original creditor?		
Citi		Line 4.8 of (Check one):	☐ Part 1: Creditors with Priority Un	secured (Claims

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12/09/15 9:51AM Page 28 of 56 Document Debtor 1 Erica L. Mayer Case number (if know) Debtor 2 Brandon L Mayer PO Box 6500 Part 2: Creditors with Nonpriority Unsecured Claims Sioux Falls, SD 57117-6500 Last 4 digits of account number Name and Address On which entry in Part 1 or Part2 did you list the original creditor? Citi Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 6500 ■ Part 2: Creditors with Nonpriority Unsecured Claims Sioux Falls, SD 57117-6500 Last 4 digits of account number Name and Address On which entry in Part 1 or Part2 did you list the original creditor? Citibank NA Line 4.8 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 769006 ■ Part 2: Creditors with Nonpriority Unsecured Claims San Antonio, TX 78245 Last 4 digits of account number Name and Address On which entry in Part 1 or Part2 did you list the original creditor? Citibank NA Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 769006 ■ Part 2: Creditors with Nonpriority Unsecured Claims San Antonio, TX 78245 Last 4 digits of account number Name and Address On which entry in Part 1 or Part2 did you list the original creditor? **Dunbar Armored** Line 4.11 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 50 Schilling Road Part 2: Creditors with Nonpriority Unsecured Claims Hunt Valley, MD 21031 Last 4 digits of account number Name and Address On which entry in Part 1 or Part2 did you list the original creditor? Greenberg, Grant & Richards, Inc. Line 4.11 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 5858 Westheimer Road Part 2: Creditors with Nonpriority Unsecured Claims Suite 500 Houston, TX 77057 Last 4 digits of account number Name and Address On which entry in Part 1 or Part2 did you list the original creditor? **Home Depot** Line 4.19 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Bankruptcy Department** ■ Part 2: Creditors with Nonpriority Unsecured Claims PO Box 20483 Kansas City, MO 64195 Last 4 digits of account number Name and Address On which entry in Part 1 or Part2 did you list the original creditor? **Home Depot Credit Services** Line 4.19 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 182676 ■ Part 2: Creditors with Nonpriority Unsecured Claims Columbus, OH 43218-2676 Last 4 digits of account number On which entry in Part 1 or Part2 did you list the original creditor? Name and Address Sears/Citibank Line **4.17** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 6283 ■ Part 2: Creditors with Nonpriority Unsecured Claims

Houston, TX 77072

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

On which entry in Part 1 or Part2 did you list the original creditor?

Total claim

☐ Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Sioux Falls, SD 57117

United Recovery Systems

5800 North Course Drive

Name and Address

Last 4 digits of account number

Line 4.19 of (Check one):

^{6.} Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

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Debtor 1 Erica L. Mayer Case number (if know) Debtor 2 Brandon L Mayer **Domestic support obligations** 6a. 0.00 **Total claims** from Part 1 Taxes and certain other debts you owe the government 6b. 0.00 6b. 6c. Claims for death or personal injury while you were intoxicated 6c. 0.00 Other. Add all other priority unsecured claims. Write that amount here. 6d. 6d. 0.00 Total. Add lines 6a through 6d. 6e. 0.00 6e. **Total Claim** Student loans 6f. 6f. 0.00 Total claims from Part 2 Obligations arising out of a separation agreement or divorce that you 6g. 0.00 6g. \$ did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6h. 0.00 Other. Add all other nonpriority unsecured claims. Write that amount here. 6i. 6i. 31,139.00 Total. Add lines 6f through 6i. \$ 6j. 31,139.00

Page 30 of 56 Document Fill in this information to identify your case: Debtor 1 Erica L. Mayer Middle Name Last Name First Name Debtor 2 **Brandon L Mayer** (Spouse if, filing) Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the or, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.2	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3	-				
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
	-				

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12/09/15 9:51AM Page 31 of 56 Document Fill in this information to identify your case: Debtor 1 Erica L. Mayer Middle Name Last Name First Name Debtor 2 Brandon L Mayer (Spouse if, filing) Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106H **Schedule H: Your Codebtors** 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor. ■ No ☐ Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. ☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? 3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Name, Number, Street, City, State and ZIP Code Check all schedules that apply: 3.1 ☐ Schedule D, line Name ☐ Schedule E/F, line ☐ Schedule G, line Number Street ZIP Code Citv State 3.2 ☐ Schedule D, line Name ☐ Schedule E/F, line ☐ Schedule G, line _ Number Street

State

City

ZIP Code

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Del	etor 1 Erica L. Ma	yer		
	otor 2 Brandon L	Mayer		
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS	
	se number own)		-	Check if this is: ☐ An amended filing ☐ A supplement showing postpetition chapte 13 income as of the following date:
0	fficial Form 106I			MM / DD/ YYYY
				, 22,
Be a up po tta	plying correct information. If you use. If you are separated and you have separated and you have to this form	sible. If two married peonsible. If two married and not filing ur spouse is not filing work on the top of any additional transfer and the transfer and transfe	ng jointly, and your spouse is livith you, do not include information	12, and Debtor 2), both are equally responsible foing with you, include information about your on about your spouse. If more space is needed case number (if known). Answer every question
Be a sup spo atta	is complete and accurate as popularing correct information. If you use. If you are separated and yo	sible. If two married peonsible. If two married and not filing ur spouse is not filing work on the top of any additional transfer and the transfer and transfe	ng jointly, and your spouse is livith you, do not include information	and Debtor 2), both are equally responsible foing with you, include information about your on about your spouse. If more space is needed
Be a up po tta	bis complete and accurate as possiblying correct information. If you use. If you are separated and you che a separate sheet to this form Describe Employment Fill in your employment	sible. If two married peonsible. If two married and not filing ur spouse is not filing work on the top of any additional transfer and the transfer and transfe	ng jointly, and your spouse is liv ith you, do not include information ional pages, write your name and	and Debtor 2), both are equally responsible foing with you, include information about your on about your spouse. If more space is needed case number (if known). Answer every questi
Be a up po tta	is complete and accurate as posplying correct information. If you use. If you are separated and you have separated to this form the complete to the complete t	sible. If two married ped are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is livith you, do not include informational pages, write your name and Debtor 1 Employed	and Debtor 2), both are equally responsible for ing with you, include information about your on about your spouse. If more space is needed case number (if known). Answer every question Debtor 2 or non-filing spouse
e a up po tta	is complete and accurate as posplying correct information. If you use. If you are separated and you che a separate sheet to this form t1: Describe Employment information. If you have more than one job, attach a separate page with information about additional	isible. If two married per are married and not fili ur spouse is not filing work on the top of any additional temployment status	ng jointly, and your spouse is livith you, do not include informational pages, write your name and Debtor 1 Employed Not employed	and Debtor 2), both are equally responsible for ing with you, include information about your on about your spouse. If more space is needed case number (if known). Answer every question Debtor 2 or non-filing spouse Employed Not employed
Be a sup spo tta	is complete and accurate as posplying correct information. If you use. If you are separated and yoth a separate sheet to this form The separate sheet to this form	sible. If two married per are married and not fill ur spouse is not filling work on the top of any additional transfer of the top of any additional transfer of the top of any additional transfer of the top of any addition	ng jointly, and your spouse is livith you, do not include informational pages, write your name and Debtor 1 Employed Not employed Pharmacy Technician	and Debtor 2), both are equally responsible foing with you, include information about your on about your spouse. If more space is needed case number (if known). Answer every question between a case number (if known) answer every question between 2 or non-filing spouse Debtor 2 or non-filing spouse

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll 2. deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

		For Debtor 1		Debtor 2 or filing spouse
2.	\$	920.00	\$	1,472.00
3.	+\$	0.00	+\$_	0.00
4.	\$	920.00	\$_	1,472.00

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Erica L. Mayer Debtor 1 Debtor 2 **Brandon L Mayer** Case number (if known) For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 920.00 1,472.00 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 531.00 0.00 Mandatory contributions for retirement plans 5b. 5b. 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. 0.00 0.00 Required repayments of retirement fund loans 5d. 5d. 0.00 0.00 5e. Insurance 5e. 0.00 0.00 5f. Domestic support obligations 5f. 0.00 0.00 5g. 5g. **Union dues** \$ 0.00 0.00 5h. Other deductions. Specify: 5h.+ 0.00 0.00 Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 531.00 0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 389.00 1,472.00 8. List all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$ 0.00 0.00 8h Interest and dividends 8h \$ 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 8d. **Unemployment compensation** 8d. \$ 0.00 0.00 **Social Security** 8e. 8e. 0.00 0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: 0.00 0.00 8g. 8g. Pension or retirement income \$ 0.00 \$ 0.00 Other monthly income. Specify: 8h.+ \$ 0.00 \$ 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 0.00 0.00 Calculate monthly income. Add line 7 + line 9. 10. \$ 389.00 \$ 1.472.00 \$ 1.861.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 1,861.00 12. \$ applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

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Fill	in this inform	ation to identify y	our case:						
Deb	ebtor 1 Erica L. Mayer					Check if this is:			
							An amended filin	•	
	ouse, if filing) Brandon L Mayer				owing postpetition chapter of the following date:				
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS						MM / DD / YYYY			
	e number nown)								
Of	fficial Fo	orm 106J							
		J: Your						12/15	
info nur	ormation. If r		eded, attary questio	. If two married people a ach another sheet to this n.					
Гаі 1.	Is this a joi		iloiu						
	□ No. Go t								
	Yes. Do	es Debtor 2 live	in a separ	ate household?					
	■ 1		st file Offic	ial Form 106J-2, <i>Expense</i>	s for Separate House	ehold of D	ebtor 2.		
2.	Do vou hav	ve dependents?	□ No						
۷.	Do not list I and Debtor	Debtor 1	Yes.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?	
	Do not state	e the						□ No	
	dependents names.				Daughter		1	■ Yes	
								□ No	
								_ Yes	
								□ No	
								_ □ Yes □ No	
								☐ Yes	
3.	expenses	penses include of people other t nd your depende	han \Box	No Yes			_		
Est exp	imate your e	a date after the	our bankr	uptcy filing date unless y				chapter 13 case to report to of the form and fill in the	
the		ch assistance an		government assistance cluded it on <i>Schedule I:</i>			Your ex	penses	
4.		or home owners and any rent for th		nses for your residence. I or lot.	Include first mortgage	e 4.	\$	1,792.00	
	If not inclu	ded in line 4:							
	4a. Real	estate taxes				4a.	\$	0.00	
	4b. Prope	erty, homeowner's	s, or renter	r's insurance		4b.	\$	0.00	
				upkeep expenses		4c.	·	0.00	
	4d. Hom	eowner's associa	tion or con	dominium dues		4d.	\$	65.00	

5. Additional mortgage payments for your residence, such as home equity loans

Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	142.00
6b. Water, sewer, garbage collection	6b.	\$	100.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	280.00
6d. Other. Specify:	6d.	\$	0.00
Food and housekeeping supplies	_ 7.	\$	450.00
Childcare and children's education costs	8.	\$	0.00
Clothing, laundry, and dry cleaning	9.	\$	50.00
Personal care products and services	10.	\$	50.00
Medical and dental expenses	11.	\$	55.00
Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	272.00
Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
Charitable contributions and religious donations	14.	\$	0.00
Insurance.	14.	Ψ	0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance		\$	0.00
15c. Vehicle insurance	15c.	\$	53.00
15d. Other insurance. Specify:	15d.	\$	0.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			0.00
Specify:	_ 16.	\$	0.00
Installment or lease payments:	170	¢	404.00
17a. Car payments for Vehicle 1	17a.	·	484.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	_ 17d.	\$	0.00
Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
Other payments you make to support others who do not live with you.	10	\$	0.00
Specify: Other real property expenses not included in lines 4 or 5 of this form or on Schedu	19.	our Income	
20a. Mortgages on other property	20a.		0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.		0.00
20d. Maintenance, repair, and upkeep expenses	20d.	· ———	0.00
20e. Homeowner's association or condominium dues	20a. 20e.	\$	0.00
	21.	·	
Other: Specify:	_ 21.	+\$	0.00
Calculate your monthly expenses 22a. Add lines 4 through 21.		\$	3.793.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	3,733.00
22c. Add line 22a and 22b. The result is your monthly expenses.		\$	3,793.00
		Ψ	3,793.00
Calculate your monthly net income.		_	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,861.00
23b. Copy your monthly expenses from line 22c above.	23b.	-\$	3,793.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	-1,932.00
Do you expect an increase or decrease in your expenses within the year after you for example, do you expect to finish paying for your car loan within the year or do you expect your mort modification to the terms of your mortgage? No.			decrease because of a

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Fill in this inform	nation to identify your	case:							
Debtor 1	Erica L. Mayer								
	First Name	Middle Name	Last Name						
Debtor 2	Brandon L Mayer								
(Spouse if, filing)	First Name	Middle Name	Last Name						
United States Bar									
Case number Check if this is an amended filing									
Official Form	106Dec								
Declaration About an Individual Debtor's Schedules 12/15									
If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.									
Sign	Below								

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

Official Form 106Dec

No

☐ Yes. Name of person

that they are true and correct.

X /s/ Erica L. Mayer

Erica L. Mayer

Signature of Debtor 1

Date December 9, 2015

. Attach Bankruptcy Petition Preparer's Notice, Declaration,

and Signature (Official Form 119).

X /s/ Brandon L Mayer

Brandon L Mayer

Signature of Debtor 2

Date December 9, 2015

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Fil	l in this inforr	mation to identify you	case:						
De	btor 1	Erica L. Mayer							
		First Name	Middle Name	Last Name					
	btor 2 ouse if, filing)	Brandon L Maye First Name	Middle Name	Last Name					
Un	ited States Ba	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS					
Ca	se number								
	nown)					theck if this is an mended filing			
						-			
O	fficial Fo	rm 107							
St	atement	of Financial	Affairs for Individ	luals Filing for B	ankruptcy	12/15			
					equally responsible for sup				
		nore space is needed, n). Answer every ques	<u>-</u>	this form. On the top of an	y additional pages, write yo	ur name and case			
	<u> </u>	,		. I had Defens					
	•		rital Status and Where You	I Lived Before					
1.	What is you	r current marital statu	s?						
	■ Married								
	☐ Not mar	rried							
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?					
	■ No	■ No							
	☐ Yes. Lis	st all of the places you I	ived in the last 3 years. Do n	ot include where you live nov	V.				
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there			
3.	Within the la	ast 8 years, did you ev	er live with a spouse or le	gal equivalent in a commu	nity property state or territor	y? (Community property			
sta	tes and territor	ies include Arizona, Ca	iifornia, Idaho, Louisiana, Ne	vada, New Mexico, Puerto R	ico, Texas, Washington and V	Visconsin.)			
	■ No								
	☐ Yes. Ma	ake sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).					
Pa	rt 2 Explai	in the Sources of You	r Income						
	•								
4.	Fill in the tota	al amount of income yo	nployment or from operating u received from all jobs and a have income that you receiv	all businesses, including par		ndar years?			
	□ No								
		I in the details.							
		in the detaile.							
			Debtor 1	Cross in serve	Debtor 2	Crean in same			
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
	-	of current year untiled for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$46,808.00			
			☐ Operating a business		☐ Operating a business				

Official Form 107

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Brandon L Mayer Debtor 2 Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) \$3,000.00 ☐ Wages, commissions, \$0.00 Wages, commissions, bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For last calendar year: \$55,497.00 \$0.00 ■ Wages, commissions, Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$83,587.00 \$0.00 Wages, commissions, Wages, commissions, (January 1 to December 31, 2013) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below... (before deductions and Describe below. (before deductions exclusions) and exclusions) From January 1 of current year until 2015 Wife \$7,000.00 the date you filed for bankruptcy: Unemployment For last calendar year: 2014 Unemployment \$6,179.00 (January 1 to December 31, 2014) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Debtor 1

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Debtor 1 Erica L. Mayer Debtor 2 **Brandon L Mayer** Case number (if known) Amount you Creditor's Name and Address Dates of payment **Total amount** Was this payment for ... still owe paid Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No П Yes. List all payments to an insider Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment paid still owe 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο п Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? Nο Yes

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	otor 1 Erica L. Mayer Stor 2 Brandon L Mayer		Case num	ber (if known)	
Par	t 5: List Certain Gifts and Contribution	s			
13.	■ No	uptcy, c	did you give any gifts with a total value of mo	ore than \$600 per person	?
	☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankr ■ No □ Yes. Fill in the details for each gift or co		did you give any gifts or contributions with a	total value of more than	\$600 to any charity
	Gifts or contributions to charities that t more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code	total	Describe what you contributed	Dates you contributed	Value
Par	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankru disaster, or gambling? No Yes. Fill in the details.	ptcy or	since you filed for bankruptcy, did you lose	anything because of the	ft, fire, other
	Describe the property you lost and how the loss occurred	Include	be any insurance coverage for the loss the amount that insurance has paid. List g insurance claims on line 33 of Schedule A/B: ty.	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfers	S			
16.	consulted about seeking bankruptcy or p	oreparir	d you or anyone else acting on your behalf png a bankruptcy petition? s, or credit counseling agencies for services req		rty to anyone you
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Y	′ou	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090 Wheeling, IL 60090		Attorney Fees	11/5/15 & 11/13/15	\$400.00
17.	Within 1 year before you filed for bankru promised to help you deal with your cree Do not include any payment or transfer that	ditors o		ay or transfer any prope	rty to anyone who
	■ No				
	Yes. Fill in the details. Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was	Amount of payment
				made	

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Debtor 1 Erica L. Mayer
Debtor 2 Brandon L Mayer

Case number (if known)

8.	Within 2 years before you filed for bankrup transferred in the ordinary course of your build like the properties of the properties of your building the properties of the prop	ousiness or financial affa nade as security (such as	airs? the granting of a				
	■ No □ Yes. Fill in the details.						
	Person Who Received Transfer Address	Description and v		Describe any property or payments received or debts paid in exchange	Date transfer was made		
	Person's relationship to you						
9.		Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No					
	Yes. Fill in the details.						
	Name of trust	Description and v	alue of the prop	erty transferred	Date Transfer was made		
Par	t 8: List of Certain Financial Accounts, In	nstruments, Safe Deposi	t Boxes, and Sto	orage Units			
20.	Within 1 year before you filed for bankrupto	cy, were any financial ac	counts or instru	ments held in your name, or fo	r your benefit, closed,		
	sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.						
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accour instrument	nt or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 cash, or other valuables?	year before you filed for	r bankruptcy, an	y safe deposit box or other dep	ository for securities,		
	No						
	Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe the contents	Do you still have it?		
22.	Have you stored property in a storage unit	or place other than your	home within 1 y	year before you filed for bankru	ptcy		
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or I to it? Address (Number, S State and ZIP Code)		Describe the contents	Do you still have it?		
Par	t 9: Identify Property You Hold or Control	I for Someone Else					
23.	Do you hold or control any property that so for someone.	omeone else owns? Incl	ude any property	y you borrowed from, are storin	g for, or hold in trust		
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe the property	Value		
Par	t 10: Give Details About Environmental Inf	,					
_							

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 5

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Debtor 1 Erica L. Mayer
Debtor 2 Brandon I Mayer

Case number (if known)

Dates business existed

DCL	7tO1 2	Brandon L Mayer		Oa	3c Humber (# known)			
		c substances, wastes, or material into t		ndwa	ter, or other medium, including s	statutes or		
		means any location, facility, or propert wn, operate, or utilize it, including disp	•	law	, whether you now own, operate,	or utilize it or used		
		ardous material means anything an envardous material, pollutant, contaminant		is wa	aste, hazardous substance, toxic	substance,		
Rep	ort a	II notices, releases, and proceedings th	at you know about, regardless of whe	n th	ey occurred.			
24.	Has	any governmental unit notified you tha	t vou may be liable or potentially liabl	e un	der or in violation of an environm	nental law?		
	_	, ,	· , · · · · · , · · · · · · · · · · · ·					
		No Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	nd	Environmental law, if you know it	Date of notice		
25.	Hav	e you notified any governmental unit of	any release of hazardous material?					
		No Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	nd	Environmental law, if you know it	Date of notice		
26.	Hav	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.						
		No						
		Yes. Fill in the details.						
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case		
Par	t 11:	Give Details About Your Business or	Connections to Any Business					
			-	nv o	f the following connections to an	v husiness?		
21.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	□ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	No. None of the above applies. Go to Part 12.							
	_	Yes. Check all that apply above and fil		ss.				
	Bu	siness Name	Describe the nature of the business		Employer Identification numbe			

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

Name of accountant or bookkeeper

No

☐ Yes. Fill in the details below.

(Number, Street, City, State and ZIP Code)

Name Address (Number, Street, City, State and ZIP Code) Date Issued

Part 12: Sign Below

I have read the answers on this *Statement* of *Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

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Debtor 1	Erica L. Mayer	Bocament rage	45 01 50	
	Brandon L Mayer		Case number (if known)	
are true an	nd correct. I understand that m	aking a false statement, concealing pro	perty, or obtaining money or property by	y fraud in connection

with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Erica L. Mayer Erica L. Mayer		/s/ Brandon L Mayer		
		Brand	on L Mayer	
Signa	ture of Debtor 1	Signat	ure of Debtor 2	
Date	December 9, 2015	Date	December 9, 2015	
Did you	attach additional pages to Your Statement of Fi	inancial A	Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	
■ No				
☐ Yes				
Did you	u pay or agree to pay someone who is not an atto	orney to h	nelp you fill out bankruptcy forms?	
■ No				
☐ Yes	Name of Person Attach the Bankruptcy Pe	tition Prep	parer's Notice, Declaration, and Signature (Official Form 119).	

Document

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Fill in this information to identify your case:				
Debtor 1	Erica L. Mayer			
	First Name	Middle Name	Last Name	
Debtor 2	Brandon L Mayer			
(Spouse if, filing)	First Name	Middle Name	Last Name	
	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is
				amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1:	List Your	Creditors	Who Have	Secured	Claims
---------	-----------	-----------	----------	---------	--------

1. For any creditors that you listed in Part 1 of Schedule D): Creditors Who Have Claims Secured by Property (C	Official Form 106D), fill in the
information below.		
Identify the creditor and the property that is collateral	What do you intend to do with the property that	Did you claim the proper

	identity the orde	and the property that is condicion	secures a debt?	as exempt on Schedule C?
	Creditor's GN	/I Financial	☐ Surrender the property.	□ No
	name:		☐ Retain the property and redeem it.	
	Description of	2015 Chevrolet Malibu	Retain the property and enter into a Reaffirmation Agreement.	■ Yes
	property		☐ Retain the property and [explain]:	
	securing debt:			
_				
	Creditor's Pri	vate National Mortgage	☐ Surrender the property.	□ No
	name:		☐ Retain the property and redeem it.	
	Description of	787 Dover Street Hampshire, IL	☐ Retain the property and enter into a Reaffirmation Agreement.	■ Yes
	property	60140 Kane County	Retain the property and [explain]:	
	securing debt:	02-33-125-002	Debtor will retain collateral and continue to make regular payments.	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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	or's name:	□ No
Prop	cription of leased erty:	☐ Yes
	or's name:	□ No
Prop	cription of leased erty:	☐ Yes
	or's name:	□ No
Prop	cription of leased erty:	☐ Yes
	or's name:	□ No
Prop	cription of leased erty:	☐ Yes
	or's name:	□ No
Prop	cription of leased erty:	☐ Yes
	or's name:	□ No
Prop	cription of leased erty:	☐ Yes
	or's name:	□ No
Prop	cription of leased erty:	☐ Yes
Part	3: Sign Below	
Unde	r penalty of perjury, I declare that I have indic erty that is subject to an unexpired lease.	ated my intention about any property of my estate that secures a debt and any personal
X	/s/ Erica L. Mayer	χ /s/ Brandon L Mayer
	Erica L. Mayer	Brandon L Mayer
	Signature of Debtor 1	Signature of Debtor 2
	Date December 9, 2015	Date December 9, 2015

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 15-41532 Doc 1 Filed 12/09/15 Entered 12/09/15 10:08:38 Desc Main Document Page 50 of 56

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In	Erica L. Mayer		Case No.			
111	re Brandon L Mayer	Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPENS.	ATION OF ATTOI	ONEV FOR DE	'RTOR(S)		
				. ,		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	1,450.00		
	Prior to the filing of this statement I have received		\$	100.00		
	Balance Due		\$	1,350.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed compensation	ation with any other person	unless they are mem	pers and associates of my law	firm.	
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				A	
5.	In return for the above-disclosed fee, I have agreed to rende	r legal service for all aspect	s of the bankruptcy c	ase, including:		
	 a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, stateme c. Representation of the debtor at the meeting of creditors at d. [Other provisions as needed] Negotiations with secured creditors to reduagreements and applications as needed; prayoidance of liens on household goods. 	nt of affairs and plan which and confirmation hearing, a uce to market value; ex	n may be required; and any adjourned hea emption planning;	rings thereof;	r	
6.	By agreement with the debtor(s), the above-disclosed fee do Representation of the debtors in any discharges), or any other adversary proceeding.			es (except in Chapter 13		
	C	CERTIFICATION				
this	I certify that the foregoing is a complete statement of any ags bankruptcy proceeding.	reement or arrangement for	payment to me for re	presentation of the debtor(s) i	in	
	December 9, 2015	/s/ David M. Sieg	el			
_	Date	David M. Siegel				
		Signature of Attorney David M. Siegel & Associates				
		790 Chaddick Dr	ive			
		Wheeling, IL 600	90			
		(847) 520-8100 Name of law firm				
		Trance of tan fill				

Chapter 7 Bankruptcy Retainer Agreement

This agreement acknowledges that the undersigned individual(s) [Client(s)] hereby retains and employs the Law Firm of DAVID M. SIEGEL & ASSOCIATES [Attorney] for representation in a Chapter 7 bankruptcy case. In consideration for services rendered and to be rendered, the Client agrees to pay Attorney as follows:

- a) A FLAT FEE as specified in paragraph H will be required to file a bankruptcy petition for the Client and for representation of the Client through discharge. The fee includes all required court costs and filing fees, as well as compensation for Attorney's time and labor. The fee is immediate compensation for the firm's commitment to perform future services; the fee is property of the firm and may be deposited in the firm's operating or business account.
- b) Representation shall begin upon execution of this agreement and tender of the initial payment, and will continue until the end of the case. The fee includes the preparation, review, and revision of the bankruptcy petition, communications with the Client, representation and appearance at the §341 Meeting of Creditors and §2004 examinations as necessary, communication with the bankruptcy and United States trustees, communication with creditors, review and completion of reaffirmation agreements, and court appearances.
- c) The fee **does not** include representation in any adversarial proceedings. The Client and Attorney may enter in to an additional agreement to provide for representation in an adversarial proceeding. In the event that the case is converted to another Chapter, there may be an additional fee.
- d) Additional Fees:
 - A fee of \$250.00 shall be added in the event that Client misses the scheduled §341 Meeting of Creditors.
 - A fee of \$100.00 shall be added to amend Schedules D, E, and F to include creditors who were
 not originally provided by the Client. The Client has the full responsibility to ensure that all
 creditors are listed.
 - A fee of \$25.00 shall be added for any non-sufficient/returned checks. Post-dated checks are not accepted and will be voided upon receipt.
 - A fee of \$820.00 shall be added to reopen a case and file the second credit counseling certificate
 if the Client fails to take the second credit counseling course and provide Attorney with the
 certificate in a timely fashion.
- e) The Client will be billed on any outstanding balance at the rate of \$100.00 every two weeks. Clients who fail to make payments as required will be assessed late fees in the amount of \$25.00 per billing period plus interest at the rate of 18% per year on any unpaid balance.
- f) No case shall be filed until all fees are paid in full.
- g) In the event that a Client pays the flat fee in full, and later elects to not proceed with the case, the Client is entitled to a refund of the court costs and filing fees only.

Important Bankruptcy Information

Debts that are Discharged

The Chapter 7 discharge order eliminates a Client's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different Chapter of the Bankruptcy Code and converted to a Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a) Debts for most taxes:
- b) Debts that are in the nature of alimony, maintenance, or support;
- e) Debts for student loans;

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- d) Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e) Debts for personal injuries or death caused by the Client's operation of a motor vehicle while intoxicated;
- f) Some debts that are not properly listed by the Client;
- g) Debts that the bankruptcy court specifically determines to be non-dischargeable;
- h) Debts for which the Client has given up the discharge protection by signing reaffirmation agreements in compliance with the Bankruptcy Code requirements for reaffirming debts.

The FLAT FEE for representation in this matter will be \$ 1450

	s read this agreement in its entirety, understands it fully, has had an g this agreement, is satisfied with it, and accepts it in its entirety.
Date: 11-5-15	Signed: EMay
	Print: ERICA C. Mayer
Date: 11-5-15	Signed: AmfaMy
	Print: Brandon L. Mayer
Date: 1/5/15	Signed: Attorney for David M. Siegel

United States Bankruptcy Court Northern District of Illinois

In re	Erica L. Mayer Brandon L Mayer		Case No.	
		Debtor(s)	Chapter 7	
	VERIFIC	CATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	27
	The above-named Debtor(s) hereby (our) knowledge.	y verifies that the list of credit	ors is true and correct to	the best of my
Date:	December 9, 2015	/s/ Erica L. Mayer Erica L. Mayer Signature of Debtor		
Date:	December 9, 2015	/s/ Brandon L Mayer Brandon L Mayer Signature of Debtor		

Alexian Brothers Medical Center 3040 Salt Creek Lane Arlington Heights, IL 60005

American General 1439 N. Milwaukee Ave. Chicago, IL 60622

Cap One
Bankruptcy Dept.
PO Box 30285
Salt Lake City, UT 84130-0285

Capital 1 Bank Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130

Chasecard
Bankruptcy Department
PO Box 15298
Wilmington, DE 19850

Citi Attn: Bankruptcy Department PO Box 6241 Sioux Falls, SD 57717

Citi PO Box 6500 Sioux Falls, SD 57117-6500

Citibank NA PO Box 769006 San Antonio, TX 78245

Discover Bank PO Box 15316 Wilmington, DE 19850

Dunbar Armored 1500 North Plum Grove Road Schaumburg, IL 60173 Dunbar Armored 50 Schilling Road Hunt Valley, MD 21031

Dupage Immediate Care, Ltd 1S210 Summit Ave Oakbrook Terrace, IL 60181-3933

Elk Grove Radiology, S.C. 9410 Campubill Drive Orland Park, IL 60462-2627

GECRB/Floor & Decor PO Box 965036 Orlando, FL 32896-5036

GM Financial PO Box 183854 Arlington, TX 76096

GM Financial PO Box 181145 Arlington, TX 76096-1145

Greenberg, Grant & Richards, Inc. 5858 Westheimer Road Suite 500 Houston, TX 77057

Home Depot Bankruptcy Department PO Box 20483 Kansas City, MO 64195

Home Depot Credit Services PO Box 182676 Columbus, OH 43218-2676

Neuro Oversight, LLC 2024 Hickory Road Suite 301 Homewood, IL 60430 Private National Mortgage PO Box 514387 Los Angeles, CA 90051

Regina Paloyan Walker, Md Sc 4475 Lawn Ave Western Springs, IL 60558-1283

Sears/CBNA Attn:Bankruptcy Dept. PO Box 6189 Sioux Falls, SD 57117

Sears/Citibank PO Box 6283 Sioux Falls, SD 57117

Spring Leaf Financial Bankruptcy Department 4521 Lincoln highway Matteson, IL 60443

THD/CBNA
PO Box 6497
Sioux Falls, SD 57117-6497

United Recovery Systems 5800 North Course Drive Houston, TX 77072